

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
AUSTIN DIVISION**

IN RE: **Paul A. Ernst**Case No. **10-12840****Vicki S. Ernst**

Debtor(s)

Chapter 13 Proceeding

**DEBTOR(S)' CHAPTER 13 PLAN**       **AMENDED**  
**AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE**

**Plan Summary**

- A. The Debtor's Plan Payment is scheduled at Variable Payments  Pay Order,  Direct Pay for 60 months. The gross amount to be paid into the plan is \$178,850.00.
- B. The Plan proposes to pay all allowed priority, special class and secured claims and approximately 2% of the unsecured allowed claims. THIS PLAN DOES NOT ALLOW CLAIMS. You must file a proof of claim to receive distributions under any plan. Other than adequate protection payments, disbursements will begin after entry of an order of confirmation of the plan.
- C. Value of non-exempt assets \$2,775.00.
- D. Current monthly income \$4,800.00, - expenses \$1,807.33 = available for Plan \$2,992.67.
- E. The total amount to be paid into the Plan shall be increased for tax refunds as set forth in the Standing Order for Chapter 13 Case Administration in this Division. These additional receipts shall be disbursed according to the provisions of the Plan. IRS or Debtor(s) are directed to forward refund to the Trustee.

**Special Plan Provisions**

**Attorney's Fees**

The attorney's fees are \$3,500.00 if the case is confirmed on the first confirmation setting and are to be paid with a distribution of \$750.00 in the first disbursement after confirmation and distributions are to continue thereafter at the rate of \$250.00 a month until paid in full.

**Plan Provisions**

**I. Vesting of Estate Property**

Upon confirmation of the plan, all property of the estate shall vest in the Debtor(s), and shall not remain as property of the estate subject to the automatic stay of 11 U.S.C. §362.

**II. Executory Contracts/Unexpired Leases/Contracts for Deed**

Pursuant to 11 U.S.C. § 1322(b)(7) of the Bankruptcy Code, the Debtor(s) hereby elects to assume the following executory contracts, if any:

Creditor Name	Description of Contract	Election	In Default
(None)			

Pursuant to 11 U.S.C. § 1322(b)(7) of the Bankruptcy Code, the Debtor(s) hereby elects to reject the following executory contracts, if any:

Creditor Name	Description of Contract	Election	In Default
(None)			

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Continuation Sheet # 1

**III. Specific Treatment for Payment of Allowed Claims**

**1. DIRECT PAYMENTS BY DEBTOR TO CREDITORS; SURRENDER OF COLLATERAL**

A. Debtor shall pay the following creditors directly:

Creditor Name	Remarks	Debt Amount	Monthly Payment
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B. Debtor shall surrender the following collateral:

Creditor Name / Collateral Surrendered	In Full Satisfaction (Yes/No)	Debt Amount
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C. Creditor's Direct Communication With Debtors

Creditors whose claims are scheduled to be paid directly by the debtor(s), including creditors with claims secured by real property or vehicles, are authorized to send monthly statements to the debtor(s). They are also authorized to communicate directly with the debtor(s) in response to a debtor's questions about monthly payments, escrow accounts, account balances, increases in monthly payments, and other routine customer service inquiries.

**2. PAYMENTS BY TRUSTEE**

A. Administrative Expenses (including Attorney's fees)

*The Trustee may receive up to 10% of all sums disbursed, except on any funds returned to the debtor.*

Creditor	Estimated Amount of Debt	Monthly Payment Amount
Cantu & Hickson, P.C.	\$2,800.00	Month(s) 1-60 Pro-Rata

B. Ongoing Mortgage Payments

The Trustee shall pay all post-petition monthly mortgage payments on claims against real property that were delinquent on the petition date ("Ongoing Mortgage Payments"). The Ongoing Mortgage Payments will be in the amount stated in the allowed proof of claim or as fixed by Court order. If the debtor makes a Plan payment that is insufficient for the Trustee to disburse all Ongoing Mortgage Payments required below, such payments will be disbursed in the order listed below. The Trustee shall hold debtor payments until a sufficient amount is received to make a full Ongoing Mortgage Payment. The debtor shall provide to the Trustee all notices received from Mortgage Creditors including statements, payment coupons, impound and escrow notices, default notifications, and notices concerning changes of the interest rate on variable interest rate loans. The automatic stay is modified to permit Mortgage Creditors to issue such notices. Changes to the monthly Ongoing Mortgage Payment or the addition of post-petition mortgage fees and charges shall be effectuated pursuant to the *Standing Order Relating to Ongoing Mortgage Payments in Chapter 13 Cases in the Austin Division*.

Mortgage Creditor / Property Address	Monthly Mortgage Payment (proof of claim controls)	Monthly Late Charge	Interest Rate	Payment Due Date	Paid by Trustee OR Paid Direct by Debtor (select one)
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Ocwen Loan Servicing , LLC Homestead	\$1,649.36	0%	Trustee
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**AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE**

Continuation Sheet #2

**C. Secured Claims - Mortgage Arrearage, Real Property**

The Plan will cure pre-petition arrearage claims pursuant to the payment schedule set forth below. The allowed arrearage claim will be the amount of the allowed proof of claim or as fixed by court order.

Creditor / Property Address / Description of Collateral	Estimated Claim	Mo. Pmt or Method of Disbursement	Interest Rate (if applicable)	Other Remarks
Ocwen Loan Servicing , LLC Homestead	\$37,077.00	Pro-Rata	0%	

**D. Secured Claims - Personal Property; Adequate Protection Payments; MOTIONS TO VALUE COLLATERAL**

The Trustee shall pay allowed secured claims, which require the filing of a proof of claim, to the extent of the value of the collateral or the full amount of the claim, as specified below, plus interest thereon at the rate specified in this Plan.

**FAILURE OF THE SECURED CREDITOR TO OBJECT TO THE PROPOSED VALUE WILL BE DEEMED ACCEPTANCE OF THE PLAN UNDER SECTION 1325(a)(5)(A).** Except for secured claims for which provision is made to pay the full amount of the claim notwithstanding the value of the collateral, the portion of any allowed claim that exceeds the value of the collateral shall be treated as an unsecured claim under Section III(2)(F).

In the first disbursement following the filing of a claim by a creditor holding an allowed claim secured by personal property, the Trustee shall commence making adequate protection payments in the amount set out below, unless otherwise ordered by the Court. Such payments shall cease upon confirmation of the plan.

Creditor/Collateral	Adequate Protection Payment	Other Treatment/Remarks
Wells Fargo Dealer Services 2002 Cadillac Escalade	\$100.00	

The Debtor moves to value collateral described below in the amounts indicated. The Debtor(s) declares, under penalty of perjury, that the foregoing values as stated in the above Motion and the Plan for the secured debt are true and correct and to the best of their knowledge represent the replacement value, pursuant to Section 506(a)(2), of the assets held for collateral.

**/s/ Paul A. Ernst**

Paul A. Ernst, Debtor

**/s/ Vicki S. Ernst**

Vicki S. Ernst, Joint Debtor

Objections to Valuation of collateral proposed by this plan must be filed no later than ten (10) days prior to the confirmation hearing date. If no timely objection is filed, the relief requested may be granted in conjunction with confirmation of the plan. Following confirmation of the plan, monthly payments shall be made as follows:

Creditor / Collateral	Est. Claim	Value of Collateral	Monthly Payment	Interest Rate	Pay Value of Collateral (OR) Pay Full Amount of Claim (select one)
Wells Fargo Dealer Services 2002 Cadillac Escalade	\$10,000.00	\$18,000.00	Pro-Rata	5.25%	Pay Full Amount of Claim

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**DEBTOR(S)' CHAPTER 13 PLAN**  **AMENDED**  
**AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE**

Continuation Sheet # 3

Secured creditors shall retain their liens on the collateral which is security for their claims until the earlier of the payment of the underlying debt determined under non-bankruptcy law, or discharge under 11 U.S.C. Section 1328. In addition, if this case is dismissed or converted without completion of the plan, such liens shall also be retained by the creditors to the extent recognized by applicable non-bankruptcy law.

## E. Priority Creditors

Creditor	Estimated Amount of Debt	Payment Method 1. Before 2. After 3. Along With Secured Creditors	Remarks
Internal Revenue Service	\$8,835.00	Along With	
Internal Revenue Service	\$1,300.00	Along With	
U. S. Attorney	\$0.00	Before	
U. S. Attorney General	\$0.00	Before	
U.S. Attorney	\$0.00	Before	

F. General Unsecured Creditors, [including claims from rejection of contracts, leases and contracts for deed]. Unless otherwise provided below, payments to creditors with allowed general unsecured claims shall be made on a pro rata basis as funds become available after payment of other creditors. It is estimated that distribution to the general unsecured creditors will commence in the 60th month of the Plan.

## G. Cure claims on Assumed Executory Contracts, Contracts for Deed &amp; Leases:

Creditor	Estimated Amount of Debt	Monthly Payment or Method of Disbursement	Remarks
<b>Totals:</b>			

Administrative Claims	<u><b>\$2,800.00</b></u>
Arrearage Claims	<u><b>\$37,077.00</b></u>
Secured Claims	<u><b>\$165,036.69</b></u>
Priority Claims	<u><b>\$10,135.00</b></u>
Unsecured Claims	<u><b>\$32,686.91</b></u>
Cure Claims	<u><b>\$0.00</b></u>

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Debtor(s)

Chapter 13 Proceeding

**DEBTOR(S)' CHAPTER 13 PLAN**  **AMENDED**  
**AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE**

Continuation Sheet # 4

## H. Supplemental Plan Provisions

(a) MOTION TO AVOID LIENS UNDER 11 U.S.C. § 522(f)

Debtor moves to avoid the following liens that impair exemptions. Objections to Lien Avoidance as proposed in this plan must be filed no later than ten (10) days prior to the confirmation hearing date. If no timely objection is filed, the relief requested may be granted in conjunction with confirmation of the plan. (Debtor must list the specific exempt property said lien impairs and the basis of the lien, i.e. judicial, nonpurchase-money security interest, etc.)

Creditor / Property subject to lien	Amount of Lien to be Avoided	Remarks

**IV. General Information****NOTICE: Local Rule 3002 provides, in part:**

*"Every Creditor filing a Proof of Claim in all cases shall transmit a copy with attachments, if any, to the Debtor's Attorney (or the Debtor if the Debtor is pro se) and the Trustee appointed in the case."*

Any special concerns of a creditor may justify attendance at the Meeting of Creditors and such other action as may be appropriate under the circumstances. The deadline for the filing of objections to confirmation is ten days prior to the confirmation hearing.

Respectfully submitted this date: 10/18/2010.

/s/ Paul A. Ernst

Paul A. Ernst  
21105 Yucca Drive  
Lago Vista, TX 78645  
(Debtor)

/s/ Vicki S. Ernst

Vicki S. Ernst  
21105 Yucca Drive  
Lago Vista, TX 78645  
(Joint Debtor)

/s/ Eddie Cantu/Elizabeth Hickson

Eddie Cantu/Elizabeth Hickson  
4833 Spicewood Springs Ste 200  
Austin, TX 78759  
Phone: (512) 346-8597 / Fax: (512) 346-2047  
(Attorney for Debtor)

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
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IN RE: **Paul A. Ernst**  
**Vicki S. Ernst**  
*Debtor(s)*

CASE NO. **10-12840**  
CHAPTER **13**

**EXHIBIT "B" - VARIABLE PLAN PAYMENTS**

**PROPOSED PLAN OF REPAYMENT (VARIABLE PAYMENTS INTO THE PLAN)**

<b><u>Month</u></b>	<b><u>Payment</u></b>	<b><u>Month</u></b>	<b><u>Payment</u></b>	<b><u>Month</u></b>	<b><u>Payment</u></b>
1	\$1,850.00	21	\$3,000.00	41	\$3,000.00
2	\$3,000.00	22	\$3,000.00	42	\$3,000.00
3	\$3,000.00	23	\$3,000.00	43	\$3,000.00
4	\$3,000.00	24	\$3,000.00	44	\$3,000.00
5	\$3,000.00	25	\$3,000.00	45	\$3,000.00
6	\$3,000.00	26	\$3,000.00	46	\$3,000.00
7	\$3,000.00	27	\$3,000.00	47	\$3,000.00
8	\$3,000.00	28	\$3,000.00	48	\$3,000.00
9	\$3,000.00	29	\$3,000.00	49	\$3,000.00
10	\$3,000.00	30	\$3,000.00	50	\$3,000.00
11	\$3,000.00	31	\$3,000.00	51	\$3,000.00
12	\$3,000.00	32	\$3,000.00	52	\$3,000.00
13	\$3,000.00	33	\$3,000.00	53	\$3,000.00
14	\$3,000.00	34	\$3,000.00	54	\$3,000.00
15	\$3,000.00	35	\$3,000.00	55	\$3,000.00
16	\$3,000.00	36	\$3,000.00	56	\$3,000.00
17	\$3,000.00	37	\$3,000.00	57	\$3,000.00
18	\$3,000.00	38	\$3,000.00	58	\$3,000.00
19	\$3,000.00	39	\$3,000.00	59	\$3,000.00
20	\$3,000.00	40	\$3,000.00	60	\$3,000.00

UNITED STATES BANKRUPTCY COURT  
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*Debtor*

CASE NO. 10-12840

Vicki S. Ernst  
*Joint Debtor*

CHAPTER 13

**CERTIFICATE OF SERVICE**

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I, the undersigned, hereby certify that on October 18, 2010, a copy of the attached Chapter 13 Plan, with any attachments, was served on each party in interest listed below, by placing each copy in an envelope properly addressed, postage fully prepaid in compliance with Local Rule 9013 (g).

/s/ Eddie Cantu/Elizabeth Hickson

Eddie Cantu/Elizabeth Hickson  
Bar ID:03767050/0958600  
Cantu & Hickson, P.C.  
4833 Spicewood Springs Ste 200  
Austin, TX 78759  
(512) 346-8597

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Austin Diagnostic Medical Clinic  
xx4367  
12221 North Mopac Expressway  
Austin, TX 78758

Cedar Park Regional Medical Center  
xxxxxx0081  
PO Box 841091  
Dallas, TX 75284-1091

Encore Receivable Management, Inc.  
400 N Rodgers Rd.  
P. O. Box 3330  
Olathe, KS 66063-3330

Blalack & Williams  
5550 LBJ Freeway Suite 400  
Dallas, TX 75240

Citifinancial  
xx6626  
13359 N. Research Blvd. B408  
Austin, TX 78750-7153

First Source Advantage, LLC  
205 Bryant Woods South  
Amherst, NY 14228

Capital One  
2976  
PO Box 650010  
Dallas, TX 75266-0010

Deborah B. Langehennig  
3801 Capital of Texas Highway, So.  
Suite 320  
Austin, TX 78704

GE Money Bank  
xxxxxxxxxxxx8087  
PO Box 960061  
Orlando, FL 32896-0061

Care Credit  
7567  
PO Box 960061  
Orlando, FL 32896

Emergency Physicians of Central Texas  
xxxxxx6236  
Cedar Park Regional  
P.O. Box 2283  
Mansfield, TX 76063-0047

Integrity Financial Partners, Inc.  
xx6163  
4370 W. 109th #100  
Overland Park, KS 66211

UNITED STATES BANKRUPTCY COURT  
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IN RE: Paul A. Ernst  
*Debtor*

CASE NO. 10-12840

Vicki S. Ernst  
*Joint Debtor*

CHAPTER 13

**CERTIFICATE OF SERVICE**  
(Continuation Sheet #1)

Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114	Paul A. Ernst 21105 Yucca Drive Lago Vista, TX 78645	Wells Fargo Dealer Services PO Box 25341 Santa Ana, CA 92799-5341
Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114	Shell xxxxxx3898 P. O. Box 689151 Des Moines, IA 50368-9151	
Mackie Wolf & Zientz, P.C. Pacific Center I, Suite 660 14180 North Dallas Parkway Dallas, TX 75254	U. S. Attorney 601 N. W. Loop 410, Suite 600 San Antonio, TX 78216-5512	
Medical Revenue Services 645 Walnut Street #5 Gadsen AL 35902	U. S. Attorney General Main Justice Bldg 10th & Constitution Avenue Washington, DC 20530	
Ocwen Loan Servicing , LLC xxxxxx5043 on behalf of Bank of NY Mellon PO Box 6440 Carol Stream, IL 60197-6440	U.S. Attorney District Counsel 300 E. 8th Room 601 Austin, TX 78701	
Ocwen Loan Servicing , LLC xxxxxx5043 P.O. Box 6440 Carol Stream, IL 60197-6440	University FCU xxxxx5996 PO Box 9350 Austin, TX 78766-9350	

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
AUSTIN DIVISION**

IN RE: **Paul A. Ernst, Debtor**

CASE NO **10-12840**

**Vicki S. Ernst, Joint Debtor**

CHAPTER **13**

**PROPOSED PAYMENT SCHEDULE FOR CHAPTER 13 PLAN (PRO FORMA)**

*The following payment schedule is a projection of the anticipated payments to be made to the creditors under the plan. This Pro Forma serves as support documentation to the debtor's proposed plan. Actual distributions by the Chapter 13 Trustee may vary.*

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 1	MONTH 2	MONTH 3	MONTH 4	MONTH 5	MONTH 6
Cantu & Hickson, P.C.	\$2,800.00	0.00%	\$0.00	\$0.72	\$48.94	\$48.91	\$48.88	\$48.84	\$48.80
Internal Revenue Service	\$8,835.00	0.00%	\$0.00	\$2.30	\$154.45	\$154.34	\$154.22	\$154.11	\$153.99
Internal Revenue Service	\$1,300.00	0.00%	\$0.00	\$0.34	\$22.73	\$22.71	\$22.69	\$22.68	\$22.66
Ocwen Loan Servicing , LLC		(Long-Term Debt)		\$1,649.36	\$1,649.36	\$1,649.36	\$1,649.36	\$1,649.36	\$1,649.36
Ocwen Loan Servicing , LLC	\$37,077.00	0.00%	\$0.00	\$9.66	\$648.17	\$647.69	\$647.22	\$646.73	\$646.26
U. S. Attorney	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
U. S. Attorney General	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
U.S. Attorney	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Wells Fargo Dealer Services	\$10,000.00	5.25%	\$1,455.62	\$2.62	\$176.35	\$176.99	\$177.63	\$178.28	\$178.93

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$1,850.00		\$3,000.00		\$3,000.00		\$3,000.00		\$3,000.00
NEW BALANCE:	\$1,850.00		\$3,000.00		\$3,000.00		\$3,000.00		\$3,000.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECUREDDS:	<b>\$1,665.00</b>		<b>\$2,700.00</b>		<b>\$2,700.00</b>		<b>\$2,700.00</b>		<b>\$2,700.00</b>
DISTRIBUTION TO GENERAL UNSECUREDDS:	\$0.00		\$0.00		\$0.00		\$0.00		\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$185.00		\$300.00		\$300.00		\$300.00		\$300.00
ENDING BALANCE:	\$0.00		\$0.00		\$0.00		\$0.00		\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 7	MONTH 8	MONTH 9	MONTH 10	MONTH 11	MONTH 12
Cantu & Hickson, P.C.	\$2,800.00	0.00%	\$0.00	\$48.77	\$48.72	\$48.69	\$48.66	\$48.62	\$48.58
Internal Revenue Service	\$8,835.00	0.00%	\$0.00	\$153.88	\$153.77	\$153.65	\$153.53	\$153.42	\$153.30
Internal Revenue Service	\$1,300.00	0.00%	\$0.00	\$22.64	\$22.63	\$22.61	\$22.59	\$22.57	\$22.56
Ocwen Loan Servicing , LLC		(Long-Term Debt)		\$1,649.36	\$1,649.36	\$1,649.36	\$1,649.36	\$1,649.36	\$1,649.36
Ocwen Loan Servicing , LLC	\$37,077.00	0.00%	\$0.00	\$645.77	\$645.29	\$644.81	\$644.33	\$643.84	\$643.35
U. S. Attorney	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
U. S. Attorney General	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
U.S. Attorney	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Wells Fargo Dealer Services	\$10,000.00	5.25%	\$1,455.62	\$179.58	\$180.23	\$180.88	\$181.53	\$182.19	\$182.85

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$3,000.00		\$3,000.00		\$3,000.00		\$3,000.00		\$3,000.00
NEW BALANCE:	\$3,000.00		\$3,000.00		\$3,000.00		\$3,000.00		\$3,000.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECUREDDS:	<b>\$2,700.00</b>		<b>\$2,700.00</b>		<b>\$2,700.00</b>		<b>\$2,700.00</b>		<b>\$2,700.00</b>
DISTRIBUTION TO GENERAL UNSECUREDDS:	\$0.00		\$0.00		\$0.00		\$0.00		\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$300.00		\$300.00		\$300.00		\$300.00		\$300.00
ENDING BALANCE:	\$0.00		\$0.00		\$0.00		\$0.00		\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 13	MONTH 14	MONTH 15	MONTH 16	MONTH 17	MONTH 18
Cantu & Hickson, P.C.	\$2,800.00	0.00%	\$0.00	\$48.54	\$48.51	\$48.47	\$48.44	\$48.39	\$48.36
Internal Revenue Service	\$8,835.00	0.00%	\$0.00	\$153.19	\$153.07	\$152.95	\$152.83	\$152.72	\$152.60
Internal Revenue Service	\$1,300.00	0.00%	\$0.00	\$22.54	\$22.52	\$22.51	\$22.49	\$22.47	\$22.45
Ocwen Loan Servicing , LLC		(Long-Term Debt)		\$1,649.36	\$1,649.36	\$1,649.36	\$1,649.36	\$1,649.36	\$1,649.36
Ocwen Loan Servicing , LLC	\$37,077.00	0.00%	\$0.00	\$642.86	\$642.37	\$641.88	\$641.38	\$640.89	\$640.39
U. S. Attorney	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
U. S. Attorney General	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
U.S. Attorney	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Wells Fargo Dealer Services	\$10,000.00	5.25%	\$1,455.62	\$183.51	\$184.17	\$184.83	\$185.50	\$186.17	\$186.84

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$3,000.00		\$3,000.00		\$3,000.00		\$3,000.00		\$3,000.00
NEW BALANCE:	\$3,000.00		\$3,000.00		\$3,000.00		\$3,000.00		\$3,000.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECUREDDS:	<b>\$2,700.00</b>		<b>\$2,700.00</b>		<b>\$2,700.00</b>		<b>\$2,700.00</b>		<b>\$2,700.00</b>
DISTRIBUTION TO GENERAL UNSECUREDDS:	\$0.00		\$0.00		\$0.00		\$0.00		\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$300.00		\$300.00		\$300.00		\$300.00		\$300.00
ENDING BALANCE:	\$0.00		\$0.00		\$0.00		\$0.00		\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 19	MONTH 20	MONTH 21	MONTH 22	MONTH 23	MONTH 24
Cantu & Hickson, P.C.	\$2,800.00	0.00%	\$0.00	\$48.32	\$48.29	\$48.25	\$48.21	\$48.17	\$48.13
Internal Revenue Service	\$8,835.00	0.00%	\$0.00	\$152.48	\$152.36	\$152.24	\$152.12	\$152.00	\$151.88

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
AUSTIN DIVISION**

IN RE: **Paul A. Ernst, Debtor**

CASE NO **10-12840**

**Vicki S. Ernst, Joint Debtor**

CHAPTER **13**

Internal Revenue Service	\$1,300.00	0.00%	\$0.00	\$22.44	\$22.42	\$22.40	\$22.38	\$22.37	\$22.35
Ocwen Loan Servicing , LLC		(Long-Term Debt)		\$1,649.36	\$1,649.36	\$1,649.36	\$1,649.36	\$1,649.36	\$1,649.36
Ocwen Loan Servicing , LLC	\$37,077.00	0.00%	\$0.00	\$639.89	\$639.39	\$638.89	\$638.39	\$637.89	\$637.38
U. S. Attorney	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
U. S. Attorney General	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
U.S. Attorney	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Wells Fargo Dealer Services	\$10,000.00	5.25%	\$1,455.62	\$187.51	\$188.18	\$188.86	\$189.54	\$190.21	\$190.90

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
NEW BALANCE:	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	<b>\$2,700.00</b>								
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 25	MONTH 26	MONTH 27	MONTH 28	MONTH 29	MONTH 30
Cantu & Hickson, P.C.	\$2,800.00	0.00%	\$0.00	\$48.10	\$48.06	\$48.02	\$47.97	\$47.94	\$47.91
Internal Revenue Service	\$8,835.00	0.00%	\$0.00	\$151.76	\$151.64	\$151.52	\$151.40	\$151.27	\$151.15
Internal Revenue Service	\$1,300.00	0.00%	\$0.00	\$22.33	\$22.31	\$22.29	\$22.28	\$22.26	\$22.24
Ocwen Loan Servicing , LLC		(Long-Term Debt)		\$1,649.36	\$1,649.36	\$1,649.36	\$1,649.36	\$1,649.36	\$1,649.36
Ocwen Loan Servicing , LLC	\$37,077.00	0.00%	\$0.00	\$636.87	\$636.37	\$635.86	\$635.35	\$634.84	\$634.32
U. S. Attorney	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
U. S. Attorney General	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
U.S. Attorney	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Wells Fargo Dealer Services	\$10,000.00	5.25%	\$1,455.62	\$191.58	\$192.26	\$192.95	\$193.64	\$194.33	\$195.02

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
NEW BALANCE:	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	<b>\$2,700.00</b>								
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 31	MONTH 32	MONTH 33	MONTH 34	MONTH 35	MONTH 36
Cantu & Hickson, P.C.	\$2,800.00	0.00%	\$0.00	\$47.86	\$47.82	\$47.79	\$47.75	\$47.71	\$47.67
Internal Revenue Service	\$8,835.00	0.00%	\$0.00	\$151.03	\$150.91	\$150.78	\$150.66	\$150.53	\$150.41
Internal Revenue Service	\$1,300.00	0.00%	\$0.00	\$22.22	\$22.21	\$22.19	\$22.17	\$22.15	\$22.13
Ocwen Loan Servicing , LLC		(Long-Term Debt)		\$1,649.36	\$1,649.36	\$1,649.36	\$1,649.36	\$1,649.36	\$1,649.36
Ocwen Loan Servicing , LLC	\$37,077.00	0.00%	\$0.00	\$633.81	\$633.29	\$632.77	\$632.25	\$631.74	\$631.22
U. S. Attorney	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
U. S. Attorney General	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
U.S. Attorney	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Wells Fargo Dealer Services	\$10,000.00	5.25%	\$1,455.62	\$195.72	\$196.41	\$197.11	\$197.81	\$198.51	\$199.21

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
NEW BALANCE:	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	<b>\$2,700.00</b>								
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 37	MONTH 38	MONTH 39	MONTH 40	MONTH 41	MONTH 42
Cantu & Hickson, P.C.	\$2,800.00	0.00%	\$0.00	\$47.63	\$47.59	\$47.54	\$47.51	\$47.47	\$47.43
Internal Revenue Service	\$8,835.00	0.00%	\$0.00	\$150.29	\$150.16	\$150.04	\$149.91	\$149.78	\$149.66
Internal Revenue Service	\$1,300.00	0.00%	\$0.00	\$22.11	\$22.10	\$22.08	\$22.06	\$22.04	\$22.02
Ocwen Loan Servicing , LLC		(Long-Term Debt)		\$1,649.36	\$1,649.36	\$1,649.36	\$1,649.36	\$1,649.36	\$1,649.36
Ocwen Loan Servicing , LLC	\$37,077.00	0.00%	\$0.00	\$630.69	\$630.16	\$629.64	\$629.11	\$628.59	\$628.05
U. S. Attorney	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
U. S. Attorney General	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
U.S. Attorney	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Wells Fargo Dealer Services	\$10,000.00	5.25%	\$1,455.62	\$199.92	\$200.63	\$201.34	\$202.05	\$202.76	\$203.48

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
AUSTIN DIVISION**

IN RE: **Paul A. Ernst, Debtor**

CASE NO **10-12840**

**Vicki S. Ernst, Joint Debtor**

CHAPTER **13**

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
NEW BALANCE:	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>	<b>\$2,700.00</b>
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 43	MONTH 44	MONTH 45	MONTH 46	MONTH 47	MONTH 48
Cantu & Hickson, P.C.	\$2,800.00	0.00%	\$0.00	\$47.39	\$47.35	\$47.31	\$47.27	\$47.23	\$47.19
Internal Revenue Service	\$8,835.00	0.00%	\$0.00	\$149.53	\$149.41	\$149.28	\$149.15	\$149.02	\$148.89
Internal Revenue Service	\$1,300.00	0.00%	\$0.00	\$22.00	\$21.98	\$21.96	\$21.94	\$21.93	\$21.91
Ocwen Loan Servicing , LLC	(Long-Term Debt)			\$1,649.36	\$1,649.36	\$1,649.36	\$1,649.36	\$1,649.36	\$1,649.36
Ocwen Loan Servicing , LLC	\$37,077.00	0.00%	\$0.00	\$627.52	\$626.99	\$626.45	\$625.92	\$625.38	\$624.84
U. S. Attorney	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
U. S. Attorney General	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
U.S. Attorney	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Wells Fargo Dealer Services	\$10,000.00	5.25%	\$1,455.62	\$204.20	\$204.91	\$205.64	\$206.36	\$207.08	\$207.81

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
NEW BALANCE:	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	<b>\$2,700.00</b>								
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 49	MONTH 50	MONTH 51	MONTH 52	MONTH 53	MONTH 54
Cantu & Hickson, P.C.	\$2,800.00	0.00%	\$0.00	\$47.15	\$47.11	\$47.07	\$47.03	\$46.99	\$46.94
Internal Revenue Service	\$8,835.00	0.00%	\$0.00	\$148.76	\$148.63	\$148.50	\$148.37	\$148.24	\$148.12
Internal Revenue Service	\$1,300.00	0.00%	\$0.00	\$21.89	\$21.87	\$21.85	\$21.83	\$21.81	\$21.79
Ocwen Loan Servicing , LLC	(Long-Term Debt)			\$1,649.36	\$1,649.36	\$1,649.36	\$1,649.36	\$1,649.36	\$1,649.36
Ocwen Loan Servicing , LLC	\$37,077.00	0.00%	\$0.00	\$624.30	\$623.76	\$623.22	\$622.67	\$622.13	\$621.58
U. S. Attorney	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
U. S. Attorney General	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
U.S. Attorney	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Wells Fargo Dealer Services	\$10,000.00	5.25%	\$1,455.62	\$208.54	\$209.27	\$210.00	\$210.74	\$211.47	\$212.21

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
NEW BALANCE:	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	<b>\$2,700.00</b>								
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 55	MONTH 56	MONTH 57	MONTH 58	MONTH 59	MONTH 60
Cantu & Hickson, P.C.	\$2,800.00	0.00%	\$0.00	\$46.90	\$46.86	\$46.82	\$46.78	\$46.74	\$46.69
Internal Revenue Service	\$8,835.00	0.00%	\$0.00	\$147.99	\$147.85	\$147.72	\$147.59	\$147.46	\$147.39
Internal Revenue Service	\$1,300.00	0.00%	\$0.00	\$21.77	\$21.76	\$21.74	\$21.71	\$21.70	\$21.62
Ocwen Loan Servicing , LLC	(Long-Term Debt)			\$1,649.36	\$1,649.36	\$1,649.36	\$1,649.36	\$1,649.36	\$1,649.36
Ocwen Loan Servicing , LLC	\$37,077.00	0.00%	\$0.00	\$621.03	\$620.48	\$619.92	\$619.37	\$618.81	\$302.98
U. S. Attorney	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
U. S. Attorney General	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
U.S. Attorney	\$0.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Wells Fargo Dealer Services	\$10,000.00	5.25%	\$1,455.62	\$212.95	\$213.69	\$214.44	\$215.19	\$215.93	\$106.18

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
NEW BALANCE:	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	<b>\$2,700.00</b>	<b>\$2,164.22</b>							
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$535.78
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00